

IN THE DRAWINGS:

Please add figures 4-14(f) provided herewith.

IN THE SPECIFICATION:

Please amend the following paragraphs beginning at the designated page and line numbers as follows (the changes to these paragraphs are shown with strikethrough for deleted matter and underlines for added matter):

Please replace the paragraph beginning at page 1, line 15 in its entirety with the following:

-- A user of financial system must log-on to the financial system before the user performs an action such as an inquiry or a transaction. If the user wishes to access another financial system, the user must log-on to the second financial system. Each financial system usually has its own menus and presents information in its own manner. Thus, a user, who wishes to access multiple financial systems, must remember multiple log-on user IDs and passwords and learn to operate each financial system. This process is time consuming and difficult. If the user wishes to access information from multiple financial system, the user access each financial system serially, create time lags between accesses. Additionally, some financial systems charge fees based on the user's actions. If a database provider, also called a data warehouse company, maintains the database for the financial institution and provides access to the users, the database provider charges access fees. However, access and fees are limited to fees associated with accessing the databases that the database provider maintains. -

Please replace the paragraph beginning at page 2, line 27 in its entirety with the following:

-- Figure 3 is a diagram of an embodiment of a screen with multiple regions displaying real-time financial information from multiple record keeping systems ~~simultaneously.~~ simultaneously;

Figure 4 is one embodiment of a screen with a portfolio view;

Figure 5 is a representation of a bill showing the charges;

Figure 6 is a representation of an embodiment of a system for accessing financial information;

Figure 7 is a representation of an embodiment of a method of accessing financial information;

Figure 8(a) is a representation of an embodiment of a screen for signing-on to the system of Figure 1;

Figure 8(b) is a representation of an embodiment of a screen with a list of financial institutions that a user may access;

Figure 8(c) is a representation of an embodiment of a financial institution menu window;

Figure 8(d) is a representation of an embodiment of a shareholder account history;

Figure 9 is a representation of an embodiment of a header portion of a message;

Figure 10 is a representation of an embodiment of error codes for Figure 4;

Figure 11 is a representation of an embodiment of a request message;

Figure 12 is a representation of an embodiment of a response message;

Figure 13 is a representation of an embodiment of a method of enrolling a user for accessing a financial institution;

Figure 14(a)-14(f) are representations of windows for enrolling a new user or adding access to additional financial institutions. --

Please replace the paragraph beginning at page 6, line 9 in its entirety with the following:

-- For example, when the server 106 receives an inquiry for fund information, the server 106 determines which record keeping entity has the data for that fund. A request for an action is then transmitted to that record keeping entity. ~~In a preferred embodiment, the record keeping systems are directly connected with the server 106, and the routing includes port identifications, where each record keeping system is associated with a port. Preferably,~~

the request includes an action code or action indicator that indicates an action to be taken. Likewise, the response includes a response code or response indicator that indicates the status of the action. In one embodiment, the record keeping systems are directly connected with the server 106, and the routing includes port identifications, where each record keeping system is associated with a port. Preferably, the server 106 communicates with the first and second record keeping systems via a secure access, such as a direct connection. In this example, the server 106 is a trusted system and the first and second record keeping systems do not require the server 106 to be authenticated. The action can include an inquiry, a transaction, or other activity related to an account or fund. In a preferred embodiment, the record keeping systems are directly connected with the server 106, and the routing includes port identifications, where each record keeping system is associated with a port. Preferably, the server 106 communicates with the first and second record keeping systems via a secure access, such as a direct connection. In this example, the server 106 is a trusted system and the first and second record keeping systems do not require the server 106 to be authenticated.

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Please replace the paragraph beginning at page 7, line 28 in its entirety with the following:

-- In another embodiment, the server 106 includes an access module and a user interface module. The access module accesses a plurality of independent substantially real-time financial record keeping databases. The user interface module receives requests and presenting results relating to the plurality of independent substantially real-time financial record keeping databases. The user interface module presents a uniform set of user displays for accessing the independent substantially real-time financial record keeping databases. Some of the modules described above may be implemented separate from the server 106, such as on the computer 104. --

Please replace the paragraph beginning at page 8, line 4 in its entirety with the following:

-- The user provides authentication information, such as a user identification and password. Preferably, the user establishes an account by accessing an Internet based site and entering a user ID and password. Then the user enters contact and verification information that includes user's name, address, social security number, phone number, e-mail address, and other information. During subsequent accesses, the user enters the user ID and password. When a user has forgotten a user ID or password, a message containing the forgotten information can be sent to a secure e-mail system, such as DST Systems' ePriority system. Alternatively, a user enters information such as social security number, and/or date of birth to verify their identity, and the forgotten information is presented to the user. Once authenticated, the user enters an identification or identifications of the account holder(s) that the user wishes to get information about. A request for account information associated with the account holder identification(s) is sent to various record keeping systems. A response is received from those record keeping systems. --

Please replace the paragraph beginning at page 9, line 10 in its entirety with the following:

-- While financial intermediaries accessing mutual fund accounts have been used as an example, the present invention as defined by the claims can be applied to other financial accounts such as annuities, credit accounts, bank accounts, and other financial accounts.

Optionally, the system 100 allows the user to maintain multiple portfolios having different accounts within each portfolio. For example, a user has a first portfolio with accounts that are part of a 401K plan, a second portfolio with accounts that are not part of a 401K plan, and a third portfolio with the accounts in the first and second portfolios. Each portfolio includes accounts from one or more different financial institutions, and the account data is maintained by the same or different record keeping companies. The user edits, deletes, and creates new portfolios as desired.

In one embodiment, the system 100 accesses no-load mutual fund data from a plurality of financial institutions maintained on a plurality of record keeping systems. The user accesses the account information by navigating a set of screens. A single user ID and

password gives the user access to the plurality of accounts. The user performs inquiries, transactions, and account servicing for each of the accounts. Optionally, a consolidated view of the user's accounts is presented.

Optionally, the provider of the services described above charges fees for accessing the account information. It is preferred that the fees be charged to the financial institutions. Alternatively, the account holder, a third party, or a combination thereof is also charged. Possible fees include: setup fees, monthly operator ID fees, per view fees, per transaction fees, registration fees (also called new account fees), monthly minimum fees, and other fees. Optionally, advertising fees are charged for advertisements that appear on a screen.

For example, the fee are as follows: inquiry view fee \$0.05, user ID fee \$5 per month per financial institution, purchase fee \$0.50, redemption fee \$0.50, exchange fee \$0.50, new account fee \$3, account position inquiry \$0.05, account history inquiry \$0.05, portfolio position inquiry \$0.05, transactions \$0.50. Alternatively, the fees are inquiry views \$0.05 and transactions \$0.50. Different fees, combinations of fees and/or fee amounts may be used.

The user performs actions including inquiry, transactions, and account maintenance. The inquiry actions include portfolio positions (shares price, market value, etc.), portfolio history (transactions across accounts, etc.), account details (registration, dividend options, account options, etc.), and account history (transactions within an account). The transaction actions include purchases by an automated clearing house (ACH) to new or existing accounts, redemption by ACH, withdraws by check, withdraws by wire, exchanges to new or existing accounts within the same fund family, and exchanges to new or existing accounts across fund families. Account maintenance actions include ordering duplicate statements, viewing statements on-line, ordering duplicate tax forms, viewing tax forms on-line, viewing year-end information, ordering checkbooks, changing address, updating distribution options, adding/updating systematic agreement files, updating bank information, establishing new accounts, and averaging costs. Other inquiries, transactions and/or account maintenance actions may be provided.

In a preferred embodiment, the system provides financial planning capabilities including asset allocation graphs by investment and Morningstar data or other value service data.

Optionally, the server 106 charges for access to real-time financial information stored on independent systems and includes an access module and a fee module. The access module provides user access to a first real-time financial account on a first system and a second real-time financial account on a second record keeping system. The first account being associated with a different financial institution than the second account. The fee module calculates at least first and second fees based on accesses to the respective first and second financial institutions. The fees are a function of user initiated activities. Optionally, the fee module includes a billing module that transmits a bill electronically. --

Please replace the paragraph beginning at page 13, line 20 in its entirety with the following:

-- Figure 4 shows a screen 400 with a portfolio view. The screen 400 includes a title area 402, a portfolio selection area 404, a portfolio data area 406, a portfolio option area 408, and a message area 410.

The title area 402 includes an application title, for example "Vision Direct" and a window title, for example "Portfolio View." The portfolio selection area 404 allows the user to select a portfolio.

The portfolio data area 406 includes various information relating to the user's accounts. In one embodiment, the portfolio data area 406 includes the fund name, account number, current price, daily change in dollars per share, daily percentage change, number of shares, and current market value. The portfolio data area 406 may include other information about the accounts in the portfolio. The portfolio data area 406 also includes a portfolio total that represents the total value of the accounts displayed. Additionally, totals for the accounts in each financial institution may be included. In one embodiment, the portfolio data area 306 includes a date field that allows the user to access the information as of a specified date.

In one embodiment, the portfolio option area 408 includes options to view a portfolio history, setup a new portfolio, and change a portfolio.

The message area 410 includes instructions or messages for the user. For example, the instructions include instructions on how to view account details, how to view fund information, and how to visit a fund family's web site.

Optionally, other screens display various types of account and fund information.

Figure 5 is a representation of a bill 500 that includes a header area 502, an identifier area 504, and a charges area 506. The header area 502 indicates the source of the bill, "Vision Mutual Fund Gateway" and the type of bill, "Monthly Billing Summary Report." The identifier area 504 includes such information as the report number, source program, job, system, corporate billing ID, management company code, and billing period. The charges area 506 includes summary data on the charges for the period identified in the identifier area 504. The charges area 506 includes the number of action and the charges for those actions. The actions include views, vision IDs, purchases, redemptions, exchanges, and new accounts. The calculation of the charges associate with the actions are described below.

Revenue is generated for the entity providing access to financial information. For example, the entity is an entity operating the server 106 (Figure 1), provides access to the user via the Internet, and providing access to various record keeping systems. Some of the record keeping systems may be provided by the same entity as the server 106 while other record keeping systems are provided by other entities. Each record keeping system maintains data on one or more financial accounts, such as mutual fund account in one or more financial institutions. Optionally, the mutual fund company maintains the record keeping.

The service provider, usually the company maintaining the server 106 (Figure 1), generates revenue by charging one or more of the following fees: a setup fee, a monthly operator ID fee, a per view fee, a per transaction fee, a registration fee (also called a new account fee), a monthly minimum fee, and other fees.

The setup fee is charged for establishing access to a new financial institution through the server 106 (Figure 1). For example, if a mutual fund company wishes to provide access

to accounts through the server 106, the service provider charges a setup fee. The setup fee may be any amount, such as \$1,000, \$5,000, \$1,000,000, or another amount. The setup fee may be varied based on whether the financial institution is maintaining data on a record keeping system maintained by another entity or is maintaining its own data. For example, the setup fee for a financial institution maintaining its own data is half of the regular setup fee. In a preferred embodiment, the setup fee is \$5,000 for new customers and \$2,500 for existing customers. Preferably, the setup fee is charged to the financial institution.

The operator ID fee, also called user ID fee and user identification fee, is charged periodically, for example monthly, for each operator that has access to each account. If an operator has access to more than one account (or fund), then that operator ID fee charged for each account.

The operator ID fee is any amount, including \$0.05, \$0.50, \$1, \$2, \$3, \$4, \$5, \$100, or more. Discounts can be provided for higher volume financial institutions. The discounts are based on a graduated fee basis in one embodiment. For example, the first 500 operator IDs are \$5/ea. per month, the next 500 operator IDs \$4/ea. per month, the next 1000 operator IDs are \$3/ea. per month, the next 1000 operator IDs are \$2/ea. per month, and each operator ID beyond 3000 is free. In this example, the maximum fee would be \$9,500/mo.

The view fee is charged for viewing the result of an inquiry. The inquiry may include information from several accounts and only one view fee is charged. Alternatively, the view fee is based on the number of accounts accessed. For example, the view fee is \$0.01, \$0.05, \$0.10, or an other amount per view. Preferably, the view fee is charged to the financial institution.

The transaction fee is charged for each transaction performed. Transactions include purchases, redemptions, exchanges, and/or other transactions. The transaction fee is \$0.01, \$0.5, \$0.50, or another amount per transaction. Preferably, the transaction fee is charged to the financial institution.

The new account fee, also called a registration fee, is charged for each new account. In a preferred embodiment, a single new account fee is charged when multiple accounts for the same shareholder or owner are established at the same time in the same mutual fund

family. The new account fee is \$0.50, \$1, \$3, \$5, or an other amount. Preferably, the new account fee is charged to the financial institution.

The monthly minimum fee is charged when the total of the other monthly fees are below a desired level. For example, the monthly minimum fee is \$100, \$500, \$1,000, or an other amount. The monthly minimum is based on a per user ID basis, a per fund basis, and/or a per financial institution basis. Optionally, the monthly fee is based on the size of the financial institution, the number of accounts, and/or other factors. Optionally, the monthly minimum varies depending on whether the server 106 (Figure 1) provide financial transactions for the financial institution. For example, the monthly minimum fee is \$500 if the server 106 provide financial transactions and responds to inquiries and \$0 if the server just responds to inquiries.

Discounts may be provided for any type of fee or for any combination of fees. Minimum and maximum fees may be assessed for any type of fee or combination of fees. The fees for any type of fee may be graduated. The graduated fees can increase or decrease as the use of the server increases. Preferably, the fees are charged to the financial institution being accessed. However, in the alternative, the user or a third party is charged.

Figure 6 is another representation of an embodiment of a system 600 for accessing and presenting financial information. The system 600 includes a plurality of computers 601, 602, 603, each running a standard WEB browser or other communication program for accessing the server 605. Each computer 601, 602, or 603 comprises a personal computer, terminal, laptop, palmtop, mainframe, or other device capable of communicating with the server 605. The computers 601, 602, 603 access the server 605 via an intranet or other network, such as the Internet, or via a direct communication line. The server 605 communicates with the computers 601-603 and a plurality of record-keeping systems, for example, the first record-keeping system 608 and the second record-keeping system 610. The computers 601-603 may execute an application for communicating with the server 605. The server 605 may execute an application or group of applications for communicating with the computers 601-603 and the first and second record-keeping systems 608, 610.

According to one aspect, the first and second record-keeping systems 608, 610 are owned by different entities, such as fund companies. The server 605 may be owned by the same entity that owns one of the first and second record-keeping systems 608, 610.

The records stored in the first and second record-keeping systems 608, 610 are stored in different formats, but a same format may be used. The record-keeping systems 608, 610 have different or the same data structures, and/or operating systems. The record-keeping systems 608, 610 are controlled by a data warehouse company that maintains the data for a financial institution, or the financial institutions.

The records stored in the first and second record-keeping systems 608, 610 include account information, such as mutual fund accounts, annuities, and other financial information, and fund information, such as yield to date, net asset value.

A user at a computer 601, 602, 603 accesses the information stored on the first and second record-keeping systems 608, 610 through the server 605. It is preferred that the users include financial intermediaries. The server 605 maintains several databases that track relationships. The relationships are stored in tables, database, flat files, or with other mechanisms. These databases include the user ID and password used for user authentication or log-on. The databases include the relationship between the user ID and record-keeping systems user IDs. For example, a user signs-on to the system 600 using a user ID and password. When that user accesses a record-keeping system 608, 610, the server 605 determines an internal ID for the record-keeping system 608, 610 associated with the user ID and password. In an alternative embodiment, the server 105 determines an ID and password for the record-keeping system associated with the user ID and password used to sign-on to the system 600. The server 605 sends a request for information to the record-keeping system with the a user ID, which is the system user ID or the internal user ID. Thus, a user need only remember the user ID and password for signing-on to the server 605, and need not know the user IDs for the record-keeping systems. Each record-keeping system may know the user by a different internal user ID or use the same user ID as the server 605.

The server 605 also maintains the relationships between the system user ID and the financial companies that the user can access. For example, after a user logs-on to the server

605 with a user ID and password, a list of fund families is presented. The list includes the funds that user is allowed to access. In one aspect, the list includes just the funds accessible to the user. Fund families also comprise fund companies, mutual fund companies, financial institutions, and management companies. The list of authorized fund families is based on the relationships stored in the database.

The server 605 also maintains a routing table. The routing table includes the relationship between the fund companies and the record-keeping system where their financial data is stored. Financial data includes account data and fund data. For example, when the server 605 receives an inquiry for fund information, the server 605 determines which record-keeping company has the data for that fund. A request is then transmitted to that record-keeping company. In a preferred embodiment, the record-keeping systems 608, 610 are directly connected with the server 605, and the routing includes port identifications, where each record-keeping system is associated with a port.

Financial intermediaries are often associated with dealer, branch, and representative identifiers. The record-keeping system may maintain the relationships between user ID and dealer, broker, and representative. The user ID may be the user ID used to log-on to the server or the internal user ID assigned by a record-keeping system.

Alternatively, the server 605 maintains relationships between a user's user ID and the dealer, branch, and representative associated with the user ID. The dealer, branch, and representative are provided to the record-keeping system in a request for information or a request for a transaction.

The server 605 dynamically builds the HTML pages that are sent to the clients' browsers. The server 605 decodes a request from a client's browser into a transaction request and forwards the request to the Protocol Converter and Switch 606. The switch 606 determines, by referring to the cross-reference database 612, which record-keeping system has the requested data. The switch 606 translates and forwards the request into a format and protocol that the target record-keeping system supports and forwards the request to the target record-keeping system for processing. Once the record-keeping system has satisfied the request, it sends a response to the switch 606. The switch 606 converts the response into a

transaction response and sends the response to the server 605. The server 605 decodes the transaction response and dynamically builds the HTML pages to be delivered and displayed in the client's browser. The switch 606 handles data translations, for example between ASCII and EBCDIC.

Referring now to Figure 7, a flow diagram 700 of the method of accessing specific information associated with a financial institution is shown. When a user signs-on to the system of Figure 1, the server 105 sends the first user ID and password for authentication in act 701. The first user ID may be the Vision ID according to one embodiment. Figure 8(a) shows a sign-on window according to one embodiment. The system is secured by a user ID, which can be restricted at dealer, dealer/branch, and dealer representative access levels or by a tax ID. The type of security associated with a user ID will affect the account information displayed on computers 601, 602, and 603. The password is encrypted and compared against the encrypted password.

After password authentication, a list of financial institutions that the user is authorized to access is presented to the user. The list of authorized financial institutions is determined by referring to a cross-reference database maintained within a data base, such as the User ID Cross-reference Database 612 (Figure 6). Figure 8(b) shows an example of a list of financial institutions from which the user may access financial information. To add additional financial institutions, the user may click the "Sign up for Vision" hyperlink on Figure 8(a) to go to Vision enrollment WEB site.

In act 702 (Figure 7), the user selects one of the financial institutions from the displayed list to request specific financial information. The switch 606 determines in act 703 whether the requested financial information is on the first record-keeping system. The switch 606 refers to the cross-reference database of financial institutions to the user ID maintained in the User ID Cross Reference Database 612 (Figure 6).

If the selected fund is on the first record-keeping system 704, the server 605 sends in act 705 a request to the first record-keeping system. This request includes a first identification code, which may be the system user ID. The server 605 then receives in act

706 a response from the first record-keeping system. The server 605 presents in act 707 the response to the user, via e-mail, fax, or postal mail.

If, however, the requested financial information is on the second record-keeping system 708, the request for specific information received from the user is sent from the server 605 to the switch 606. In act 709, the switch 606 determines an internal identification code from the cross-reference database if one has been assigned to the user. In act 705 the switch routes the request to the second record-keeping system. The request includes the second identification code. The second identification code includes the internal identification code or the first identification code. In act 706 the server 605 then receives a response from the second record-keeping system. The server 605 presents in act 707 a portion of the response to the user.

Figure 8(c) shows a financial institution menu window for Global Prime Investor Funds, which the user may select from the list in Figure 8(b) in one embodiment. This window provides options for accessing detailed information about the Fund Company. Figure 8(d) shows a “Shareholder Account History” screen displaying transaction history information for an account within the funds. Vision provides real-time, up-to-date fund and shareholder account information.

Communications between the server 605 and the record-keeping systems 608, 600 are via messages. The messages have a unique identifier name and may have a method to match responses with the corresponding requests. Each message, being a request or a response to a request, comprises a header portion and a data portion. For example, for accessing an Account History, the header and account history request data are sent to the record-keeping system associated with the financial information. In the response from the record-keeping system, the header and account history response data will be returned.

Figure 9 shows an example of a header record 900 according to one embodiment. This header is sent with a request or response message. The header includes one or more:

(1) length fields that indicate the length of the message (packet) and/or the length of data portion 901;

(2) a transaction ID 902, for example ACCTHIST@VISION for the Account History request, that indicates a transaction to be performed;

(3) the source of the a message 903;
(4) a source tag 904, which should be returned in the response header;
(5) the user ID 905 used to sign-on to the system or the internal user ID assigned by the second financial institution; and
(6) error messages 906 used by the target system to indicate which error occurred.
Figure 10 shows a list of error messages, which include error codes indicating whether:

- (1) a severe system error has occurred 1001;
- (2) files are unavailable for read access 1002;
- (3) the user ID is not authorized 1003; and
- (4) the target fund or the system is unavailable to process the request 1004.

Other fields and/or messages may be used.

The data portion of a request defines the specific information the user is desiring to access. The data portion of request messages and response messages may be fixed or variable length. An exemplary list of a DST request data portion in the Vision system is described on pages 34-133 of Appendix B.

Figure 11 shows one embodiment of a data portion of a fixed length transaction message 600 for requesting an account history. The request data 1100 includes:

- (1) a first field 1101 for identifying the selected fund;
- (2) a second field 1102 for identifying a shareholder account ; and
- (3) a third field 1103 for indicating an index for requesting additional accounts.

Other fields and/or messages may be used.

Figure 12 shows an example definition of a data portion of a response message 1200 sent by a record-keeping system in response to an account history request. The data portion 1200 includes various fields:

- (1) optionally, the type of transaction 1201;
- (2) the number of shares 1202;
- (3) the amount of the transaction 1203, preferably in dollars;
- (4) the cumulative share balance of an account 1204;
- (5) the date of the transaction 1205; and

(6) a transaction description 1206.

Other fields and/or messages may be used.

According to another aspect of the present invention a method of enrolling a user for accessing financial information from a financial institution is presented. A user requesting access to financial information associated with a financial institution accesses an online sign-up. The sign-up procedure generates a user ID setup request e-mail that is automatically sent to the service provider. Upon receipt, the service provider forwards an authorization request to the appropriate financial institution(s) for approval. This request contains the pertinent information needed to verify the operator's request and the user ID. Other sign-up procedures may be used, such as in response to written or voice instruction.

The financial institution replies to the request. The financial institution may choose to provide its own user ID; however, if none is provided, the system user ID is used. If the financial institution chooses to provide its own user ID, this ID will be maintained on the cross-reference database 612 (Figure 6). Thus a user is able to sign-on to the system with one user ID and password to access many accounts.

Figure 13 shows one embodiment of a flow diagram 1300 of the enrollment process. In act 1302 a user requests access to financial information. In act 1304, the user is requested to provide certain information to the system 600 in Figure 6. The user information may be received via a standard client WEB browser running on one of the computers 601-603, via phone, via e-mail, or via postal mail.

Figure 14(a) shows a screen for a new user enrollment or for adding additional funds to the list of authorized funds for an existing user, according to one embodiment. Figure 14(b) shows the new user window after the user has selected the icon labeled "New User Enrollment" 1401 in Figure 14(a). When the user clicks on the icon "Enrollment Forms" 1402, the enrollment form, as shown in Figure 14(c), appears. This form allows the user to select one or more of the access levels 1403-1406. The access levels include dealer level, branch level, representative level, and Tax ID level. Figures 14(d)-14(f) show the windows for providing user information when the user selects the respective access levels 1403-1406.

In act 1305 (Figure 13), the server 605 establishes a first user ID and password for the user based on the user information. The first user ID has a unique association with each

individual financial institution or fund company that has been authorized for the user. This association allows the Fund Company's name to be listed on the main entry window or display after the user signs-on. The server 605 supplies the first user ID to the selected financial institution so that the financial institution applies the appropriate security and access control. Several different types of intermediaries use the system 600, so the system 600 supports different levels of account access. Preferably, accounts linked to the user are accessible with a single log-on.

In act 1306 the switch 606 translates the request into a format and protocol that the financial institution supports and forwards the translated request to the target financial institution. The financial institution processes the request and may authorize the user to access financial information, may decline access to financial information, may indicate that information supplied from the user is not correct, or may modify the user-specified access levels for accessing the target record-keeping system. The switch 606 receives the access authorization information from the financial institution in act 1308, converts the response into a system transaction response, and sends the converted response to the server 605. The server 605 decodes the transaction response.

In optional act 1310 the target financial institution assigns an internal user ID for the user. The server 605 cross-references the system user ID with the internally designated user ID in a database 612 (Figure 6) in act 1312, such that the user just needs to know the system user ID when accessing the financial information from financial institutions associated with both first and second record-keeping systems. If, however, the financial institution chose not to assign an internal user ID 1316, the server 605 provides the system user ID to the user in act 1314, and the system user ID is used for future access of the financial institution associated with both the first and second record-keeping systems. The user uses one user ID and password to access both financial institutions, such as accessing TA2000® and non-TA2000 financial institutions with the same user ID and password

An example of the enrollment process discussed above for the Vision system is as follows. The DST receives a request from representative, Sarah Williams, for Vision access to the ABC financial institution, which is a non-TA2000 system. The DST sends the request to the ABC financial institution, and references Sarah's DST-assigned Vision User ID

“VS00001693.” The ABC financial institution chooses to assign Sarah an internal user ID “ABC0000067.” DST cross-references these two IDs in the cross-reference database 612 (Figure 6).

When Sarah Williams desires to access a specific financial information from the ABC financial institution, Sarah signs on to the Vision system 100, through the window shown in Figure 8(a), with the DST assigned Vision user ID “VS00001693.” As mentioned above, this Vision user ID provides Sarah automatic access to the ABC (non-TA2000) financial institution, by means of the cross-reference database 612 (Figure 6).

In another example, when the DST receives a request from Sarah for Vision access to the XYZ financial institution, which is also a non-TA2000 system, the DST sends Sarah’s request to the XYZ financial institution, and references Sarah’s DST-assigned Vision User ID “VS00001693.” However, the XYZ financial institution chooses not to assign Sarah an internal user ID. The switch 606 (Figure 6) uses Vision User ID “VS00001693” for accessing the XYZ financial institution. When Sarah desires to access specific financial information from the XYZ financial institution, Sarah signs-on to the Vision system 600 (Figure 6) with the DST-assigned Vision User ID “VS00001693.” As mentioned above, this Vision ID provides Sarah direct access to financial information from the XYZ (non-TA2000) financial institution.

The authorization request, which is sent to a target financial institution, includes the user ID and the user information entered by the user, through the windows shown in Figures 14(c)-14(f), in one embodiment, such as the user’s name, address, phone number, and the user-demanded access levels.

The authorization response includes the user ID, access information, and the internal user ID. The access information may either include information confirming the access levels that the user had demanded, or information modifying the user-demanded access levels. For example, if the user had demanded a dealer number 123 and a representative number 345, the target financial institution may approve the dealer number 123, but may change the representative number to 678.

The following appendices are hereby incorporated by reference: Appendix A, entitled "Vision Mutual Fund Gateway Training Guides" and Appendix B, entitled "Vision Mutual Fund Gateway External Funds Technical Manuals." --